

Fill in this information to identify the case:

Debtor 1 DOUGLAS E GALLENTINE, JR

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District of Pennsylvania
Case number 19-20131-GLT

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Nationstar Mortgage LLC*

Please note Creditor is in the process of filing a Transfer of Claim to reflect Creditor as the Transferee of this Claim. However, this Notice of Mortgage Payment Change is being filed to ensure Creditor's compliance with Fed. R. Bankr. P. 3002.1

Court claim no. (if known): 13

Last four digits of any number you 0334 use to identify the debtor's account:

Date of payment change: 11/01/2022

Must be at least 21 days after date of this notice

New total payment: \$1,080.96

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

No
 Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ _____ New escrow payment: \$ _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

No
 Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: 1.875 % New interest rate: 2.875%

Current principal and interest payment: \$ 641.34 New principal and interest payment: \$ 717.52

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

No
 Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change:

Current mortgage payment: \$ _____ New mortgage payment: \$ _____

First Name

Middle Name

Last Name

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

I am the creditor.

I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Mario Hanyon

Signature

Date 09/15/2022

Print: Mario Hanyon (203993)

First Name Middle Name

Last Name

Title Attorney

Company Brock & Scott, PLLC

Address 8757 Red Oak Blvd., Suite 150

Number Street

City Charlotte, NC 28217

State ZIP Code

Contact phone 844-856-6646 x4560

Email PABKR@brockandscott.com

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA
Pittsburgh Division**

IN RE: DOUGLAS E GALLENTINE, JR	Case No. 19-20131-GLT Chapter 13
Nationstar Mortgage LLC, Movant	Hearing Date: TBD Hearing Time: TBD Objection Date: TBD
vs. DOUGLAS E GALLENTINE, JR, Debtor	
Ronda J Winnecour Respondent	

CERTIFICATE OF SERVICE OF NOTICE OF MORTGAGE PAYMENT CHANGE

I certify under penalty of perjury that on this day, I served or caused to be served the Notice of Mortgage Payment Change on the parties at the addresses shown below or on the attached list.

The type(s) of service made on the parties (first-class mail, electronic notification, hand delivery, or another type of service) was:

Via CM/ECF electronic notice:

Abagale Steidl, Esq.
707 Grant Street
28th Floor - Gulf Tower
Pittsburgh, PA 15219
Counsel for Debtor

Ronda J Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee

Bankruptcy Administrator

Via First Class Mail:

DOUGLAS E GALLENTINE, JR
600 DRY HILL RD
CONNELLSVILLE, PA 15425
Debtor

Ronda J Winnecour
Suite 3250, USX Tower
600 Grant Street
Pittsburgh, PA 15219
Chapter 13 Trustee

If more than one method of service was employed, this certificate of service groups the parties by the type of service. For example, names and addresses of parties served by electronic notice will be listed under the heading “Via CM/ECF electronic notice” and those served by mail will be listed under the heading “Via First Class Mail”.

EXECUTED ON: September 15, 2022

/s/Mario Hanyon

Andrew Spivack, PA Bar No. 84439
Matt Fissel, PA Bar No. 314567
Mario Hanyon, PA Bar No. 203993
Ryan Starks, PA Bar No. 330002
Jay Jones, PA Bar No. 86657
Attorney for Creditor
BROCK & SCOTT, PLLC
8757 Red Oak Boulevard, Suite 150
Charlotte, NC 28217
Telephone: (844) 856-6646
Facsimile: (704) 369-0760
E-Mail: PABKR@brockandscott.com

PAWB Local Form 7 (07/13)

DOUGLAS E GALLENTINE JR
600 DRY HILL ROAD
CONNELLSVIL, PA 15425

Dear Douglas E Gallentine Jr:

Changes to Your Mortgage Interest Rate on 10/1/22 and Payment on 11/1/22.

Under the terms of your Adjustable Rate Mortgage (ARM), you had a 12 month period which your interest rate stayed the same. That rate ends on 10/1/22, so on that date your interest rate changes. After that, your interest rate and payment change every 12 months for the life of your loan. **Your interest rate is scheduled to change again on 10/1/23, which will be reflected on the account information on your monthly billing statement.**

	Current Rate and Monthly Payment	New Rate and Monthly Payment
Interest Rate	1.875%	2.875%
Principal	\$402.11	\$351.67
Interest	\$239.23	\$365.85
Escrow	\$363.44	\$363.44
TOTAL MONTHLY PAYMENT	\$1,004.78	\$1,080.96 due 11/1/22

Interest Rate: We calculated your interest rate by taking a published “index rate” and adding a certain number of percentage points, called the “margin.” Under your loan agreement, your index rate is the WEEKLY AVERAGE YIELD ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR and your margin is 1.750%. The WEEKLY AVERAGE YIELD ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR is published WEEKLY BY THE FEDERAL RESERVE BOARD.

Rate Limits: Your rate cannot go higher than 7.250%, or lower than 1.750%, over the life of the loan. Your rate on the first change cannot be increased by more than 1.000% or decreased by more than 0.500%. On all subsequent changes, your rate will not increase by more than 1.000% or decrease by more than 1.000%.

New Interest Rate and Monthly Payment: The table above shows your new interest rate and new monthly payment. Your new payment is based on the WEEKLY AVERAGE YIELD ON U.S. TREASURY SECURITIES ADJUSTED TO A CONSTANT MATURITY OF 1 YEAR index, your margin of 1.750%, your loan balance of \$152,703.35, and your remaining loan term of 298 months.

Prepayment Penalty: We will not assess a prepayment penalty at any time, in the event you would like to pay part or all of your mortgage balance.

Please be advised, if your monthly payments are auto drafted from your bank account, changes to your monthly payment, per the terms of your Adjustable Rate Note, will be reflected in the amount deducted from your account.

If you have any questions, your Dedicated Loan Specialist is Michelle Castaneda and can be reached at (866)-316-2432 or via mail at Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067. Our hours of operation are Monday through Thursday from

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Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.





CHANGING THE FACE OF HOME LOANS

7 a.m. to 8 p.m. (CT), Friday from 7 a.m. to 7 p.m. (CT) and Saturday from 8 a.m. to 12 p.m. (CT). Visit us on the web at www.mrcooper.com for more information.

Sincerely,

Mr. Cooper